

In re:
Ibrahim Baruwa
Debtor

Case No. 16-18266-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Feb 18, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Ibrahim Baruwa, 1370 Lorton Drive, Easton, PA 18040-6614
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13830118	+ First Commonwealth FCU, PO BOX 20450, Lehigh Valley, PA 18002-0450

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 18 2022 23:56:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13881851	Email/PDF: bncntices@becket-lee.com	Feb 19 2022 00:01:52	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13856212	+ EDI: AISACG.COM	Feb 19 2022 05:03:00	BMW Bank of North America, 4515 N. Santa Fe Ave Dept. APS, Oklahoma City, OK 73118-7901
14303647	+ EDI: AISACG.COM	Feb 19 2022 05:03:00	BMW Financial Services NA, LLC, 4515 Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
13879254	Email/PDF: resurgentbknofications@resurgent.com	Feb 19 2022 00:01:48	CACH, LLC, PO Box 10587, Greenville SC 29603-0587
13901670	+ EDI: MID8.COM	Feb 19 2022 05:03:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13875482	EDI: AGFINANCE.COM	Feb 19 2022 05:03:00	OneMain Financial of Pennsylvania, Inc., P.O. Box 3251, Evansville IN 47731-3251
13929500	Email/Text: Bankruptcy.Notices@pnc.com	Feb 18 2022 23:56:00	PNC Bank, National Association, PMC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
13891473	EDI: PRA.COM	Feb 19 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13868346	EDI: PENNDEPTREV	Feb 19 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13868346	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13929588	EDI: LCIPHMMRGTT		

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Feb 19 2022 05:03:00

Wells Fargo Bank, National Association As, Et
Al., c/o Ocwen Loan Servicing, LLC, Attn:
Bankruptcy Department, P.O. Box 24605, West
Palm Beach, FL 33416-4605

14072548

Email/PDF: bncnotices@becket-lee.com

Feb 19 2022 00:01:52

eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13862844	*+	BMW Bank of North America, 4515 N. Santa Fe Ave Dept. APS, Oklahoma City, OK 73118-7901
13830120	##+	NextGear Capital, Inc., c/o Christopher Trapp & Michael Gibson, 1320 City Center Drive, Suite 100, Carmel, IN 46032-3816

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association As Trustee et al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-5, Asset-B andrew.spivack@brockandscott.com, wbecf@brockandscott.com
CHRISOVALANTE FLIAKOS	on behalf of Creditor Wells Fargo Bank National Association As Trustee et al. paeb@fedphe.com
JASON BRETT SCHWARTZ	on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank National Association As Trustee et al. paeb@fedphe.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreigle13.com ecf_frpa@trustee13.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank National Association As Trustee et al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MATTEO SAMUEL WEINER	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
ROBERT GLAZER	on behalf of Debtor Ibrahim Baruwa usbcglazer@gmail.com

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SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Wells Fargo Bank National Association As Trustee et al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Ibrahim Baruwa	Social Security number or ITIN	xxx-xx-2644
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	16-18266-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ibrahim Baruwa
aka Ibrahim A. Baruwa

2/17/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.